

Certificate Number: 17082-PAM-DE-035063629
Bankruptcy Case Number: 20-03082



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 7, 2020, at 5:25 o'clock PM MST, KATHY A GERBER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 7, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director